

Certificate Number: 15317-PAE-DE-036073815

Bankruptcy Case Number: 16-15132



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 18, 2021, at 6:10 o'clock PM PDT, Mary M Torres completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 18, 2021 By: /s/Christel Raz

Name: Christel Raz

Title: Counselor